

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 10-73134-SCS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pamela Ann Parris
401 Rennie Court
Virginia Beach, VA 23454

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-6096

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Pamela Ann Parris is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 7, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Pamela Ann Parris
 Debtor

Case No. 10-73134-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: davism
 Form ID: B18

Page 1 of 2
 Total Noticed: 63

Date Rcvd: Sep 07, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2011.

db +Pamela Ann Parris, 401 Rennie Court, Virginia Beach, VA 23454-3966
 cr +PNC BANK, NATIONAL ASSOCIATION, SHAPIRO & BURSON, 236 CLEARFIELD AVE,
 VIRGINIA BEACH, VA 23462-1893
 9802268 Accounts Receivable Management, Re: Wachovia Bank, 155 Mid Atlantic Parkway,
 Thorofare, NJ 08086-0000
 9802269 +Beach Ford, 581 Central Drive, Virginia Beach, VA 23454-5228
 9802270 +Bon Secour Hampton Roads Hlth, 150 Kingsley Lane, Norfolk, VA 23505-4602
 9832022 Bon Secours DePaul Medical Ctr, c/o Greer P. Jackson, Jr., Esq.,
 Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 9802271 Children Specialty Group MaryV, P. O. Box 11049, Norfolk, VA 23517-0049
 9850677 CitiMortgage, Inc., P O Box 6941, The Lakes, NV 88901-6941
 9802274 +Citifinancial, 15000 Capital One Drive, Henrico, VA 23238-1119
 9802275 Consultants in Pain Management, P.O. Box 61736, Virginia Beach, VA 23466-1736
 9802276 +Creditors Interchange, Re: Washington Mutual, 80 Holtz Drive, Buffalo, NY 14225-1470
 9802277 +Dan L. Darby M.D., PC, 1630 Donna Drive Suite 102, Virginia Beach, VA 23451-6188
 9802278 +Dominion Psychiatric, 2580 Potters Road, Virginia Beach, VA 23454-4324
 9802280 +Emergency Phys. of Tidewater, Attn: Bankruptcy Dept., PO Box 7549,
 Portsmouth, VA 23707-0549
 9802281 Exxon, P O Box 88000, Baltimore, MD 21288-0001
 9822201 +Hubbard Terry & Britt, P.C., P.O. Box 340, Irvington, Virginia 22480-0340
 9802283 +Hubbard, Terry, & Britt, 293 Steamboat Rd, P O Box 340, Irvington, VA 22480-0340
 9802284 J.L. Walston & Associates, RE: Bankruptcy, 326 S. Main St., Emporia, VA 23847-2028
 10529870 +Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240
 9802288 +Lisa K. Jenkins, Asst. Atty General, 300 West Preston St., Room 407, Baltimore, MD 21201-2309
 9802288 +Medical Center RadiologistsInc, P.O. Box 37, Indianapolis, IN 46206-0037
 9802289 +Microbilt, 1640 Airport Rd., Ste 115, Kennesaw, GA 30144-7038
 9802292 +NCO Fin/22, 507 Prudential Road, Horsham, PA 19044-2308
 9802290 +National Assoc.of Credit Mgmt, Re: Microbilt, P.O. Box 29429, Atlanta, GA 30359-0429
 9802291 +National City Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 9802293 +Norfolk Psychiatric Assoc., 6353 Center Drive, Suite 204, Building 8,
 Norfolk, VA 23502-4112
 9879539 PNC BANK, NATIONAL ASSOCIATION, PNC MORTGAGE, A DIVISION OF PNC BANK, N., 3232 NEWMARK DRIVE,
 MIAMISBURG, OHIO 45342-5433
 9802294 +PNC Mortgage, P.O. Box 1820, Miamisburg, OH 45343
 9802295 +Port Alliance FCU, Re: Bankruptcy, P.O. Box 12719, Norfolk, VA 23541-0719
 9837372 +Port Alliance Federal Credit Union, 5670 Raby Road, Norfolk, VA 23502-2411
 9802299 +Psychiatric Services, P.C., 1630 Donna Drive, Ste 102, Virginia Beach, VA 23451-6188
 9802301 Sallie Mae, P.O. Box 9500, PO# SMI - 0000013421, Wilkes Barre, PA 18773-0000
 9802302 +Sentara, P O Box 791168, Baltimore, MD 21279-1168
 9802303 +Sentara Collections, 535 Independence Pkwy, Suite 700, Chesapeake, VA 23320-5192
 9802304 +Sentara Leigh Hospital, Re: Bankruptcy, 830 Kempsville Rd, Norfolk, VA 23502-3920
 9802305 +Shapiro & Burson, 236 Clearfield Ave. Ste. 215, VA Beach, VA 23462-1893
 9802306 +Stallings and Bischoff, P.C., Re: Beach Ford Inc., P O Box 1687,
 Virginia Beach, VA 23451-9687
 9802307 +State of Maryland, Central Collection Unit, P O Box 17277, Baltimore, MD 21297-0386
 10130049 +State of Maryland Central, Collection Unit, 300 West Preston StreetRoom 500,
 Baltimore, MD 21201-2308
 9802309 +Target NB, Attn: Terrence J Scully, Pres., 2001 Western Ave., Ste 400,
 Seattle, WA 98121-3132
 9802310 Terminex, P.O. Box 2587, Fayetteville, NC 28302-2587
 9802311 +Tidewater Childrens Associates, 1171 Kempsville Road, Suite B, Norfolk, VA 23502
 9802314 +Virginia Beach Psychiatric Ctr, 1100 First Colonial Road, Virginia Beach, VA 23454-2403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9802272 +EDI: CITICORP.COM Sep 08 2011 03:23:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
 9802273 EDI: CIAC.COM Sep 08 2011 03:23:00 Citi Mortgage, P.O. Box 9438, Dept. 0251,
 Gaithersburg, MD 20898-9438
 9802279 +EDI: WFNNB.COM Sep 08 2011 03:23:00 Dress Barn, P O Box 659704,
 San Antonio, TX 78265-9704
 9802282 +EDI: HFC.COM Sep 08 2011 03:18:00 HSBC Bank, Attn: Bankruptcy, P O Box 5213,
 Carol Stream, IL 60197-5213
 9802285 +EDI: LTDFINANCIAL.COM Sep 08 2011 03:23:00 LTD Financial Services, LP, Re: Citibank,
 7322 Southwest Frwy., Ste.1600, Houston, TX 77074-2053
 9802286 +EDI: LTDFINANCIAL.COM Sep 08 2011 03:23:00 LTD Financial Services, LP, Re: Citi Mortgage,
 7322 Southwest Frwy., Ste.1600, Houston, TX 77074-2053
 9802287 +EDI: TSYS2.COM Sep 08 2011 03:18:00 Macy's, P O Box 8058, Mason, OH 45040-8058
 9802267 +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Sep 08 2011 03:37:47 Office of the U.S. Trustee,
 200 Granby Street, Suite 625, Norfolk, VA 23510-1814
 9802296 EDI: PRA.COM Sep 08 2011 03:23:00 Portfolio Recovery, Re: HSBC, P O Box 41067,
 Norfolk, VA 23541-0000
 9802298 EDI: PRA.COM Sep 08 2011 03:23:00 Portfolio Recovery, Re: Target, P O Box 41067,
 Norfolk, VA 23541-0000

District/off: 0422-8

User: davism
Form ID: B18

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Total Noticed: 63

Date Rcvd: Sep 07, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9802297 EDI: PRA.COM Sep 08 2011 03:23:00 Portfolio Recovery, Re: Citi, P O Box 41067,
Norfolk, VA 23541-0000
9837599 +EDI: PRA.COM Sep 08 2011 03:23:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067
9802300 +E-mail/Text: COLLEEN.ATKINSON@RMSCOLLECT.COM Sep 08 2011 03:36:35 Receivables Mgmt System,
7206 Hull St, Richmond, VA 23235-5827
9805356 EDI: BLINE.COM Sep 08 2011 03:23:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
9862545 EDI: SALMAEGUARANTEE.COM Sep 08 2011 03:23:00 Sallie Mae Inc. on behalf of USA FUNDS,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
9802308 +EDI: WTRRN BANK.COM Sep 08 2011 03:23:00 Target, Bankruptcy Department, P O Box 1327,
Minneapolis, MN 55440-1327
9802313 +EDI: WFNNB.COM Sep 08 2011 03:23:00 Victoria's Secret, Attn: Bankruptcy Dept,
P.O. Box 16589, Columbus, OH 43216-6589
9802315 EDI: FUNB.COM Sep 08 2011 03:23:00 Wachovia Bank NA, Legal Order Processing,
PO Box 8667 PA4418, Philadelphia, PA 19101-8667
9802316 EDI: CHASE.COM Sep 08 2011 03:23:00 Washington Mutual, Re: Bankruptcy, P.O. Box 15324,
Wilmington, DE 19850-5324
9841111 EDI: ECAST.COM Sep 08 2011 03:23:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA successor by merger to, Washington Mutual, POB 35480, Newark NJ 07193-5480
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Port Alliance Federal Credit Union
9802312 ##+Trinity Medical Care, 1000 First Colonial Road, Ste. 101, Virginia Beach, VA 23454-3000
TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2011

Signature:

